

Commonly asked questions

General information...

What will I pay for my prescriptions?

Your benefit materials typically include information on what you will pay for prescriptions at participating retail pharmacies and through the Caremark Mail Service Pharmacy. If you are still unsure, get in touch with your benefit provider or call the toll-free number on your benefit ID card for information.

The pharmacist said my prescription was not covered. Why?

Your prescription benefit program may have certain coverage limits. Check your benefit materials or call the toll-free number on your benefit ID card for specific coverage information.

Why do my pills look different than before?

There may be times when a generic medicine is available to treat your condition. In this situation, the generic medicine may be dispensed if available and permissible. A generic drug may look different, but all generic drugs are approved by the U.S. Food and Drug Administration to have the same active ingredients as their brand name counterparts.

Where can I learn more about my medicine?

Important information on common medicine uses, specific instructions and possible side effects is typically included with your prescriptions. If you need additional information, visit www.caremark.com or call the toll-free number on your benefit ID card or in your welcome kit.

I have questions about my prescription benefit program. Who can I contact for more information?

For more information about your prescription benefit program, visit [Caremark.com](http://www.caremark.com), call the toll-free number on your benefit ID card or talk to your benefit provider.

About mail service...

What if I need medicine while I am traveling?

If you need your medicine to be shipped to a temporary address, let us know via the Internet, by phone or on your order form. If you need more medicine than the amount allowed at one time (i.e., more than a 90-day supply), contact your benefit office for approval. Please make these arrangements at least 30 days before you need a refill.

Protecting your health

1. Keep an updated list of your medicines, drug allergies and emergency contact numbers in your purse or wallet. For a list of medicines you have received through your prescription benefit program, log on to www.caremark.com.
2. Review the medicines you are taking, including herbal and nutritional supplements, with your doctor or pharmacist on a regular basis.
3. Read and follow the safety instructions included with your medicines.
4. Take prescription medicines that are prescribed only for you.
5. Do not take expired medicines.

Tips for saving time and money

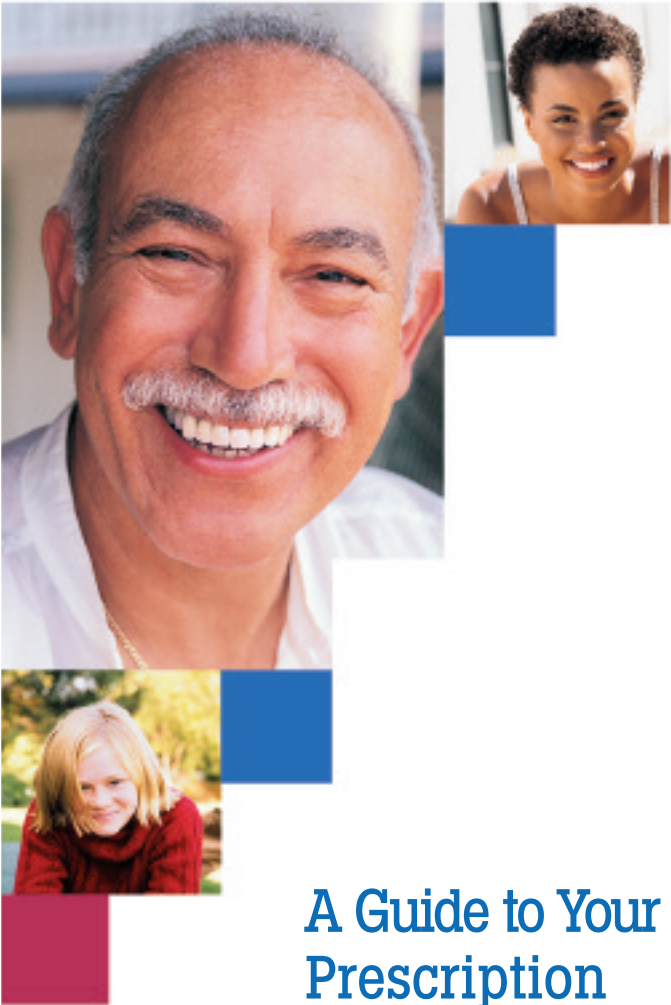
1. Ask your doctor about generic medicines. Caremark participants save an average of 60 percent on out-of-pocket costs when they choose a generic instead of a brand name medicine.
2. If your prescription benefit program has a preferred drug list, take it with you to your doctor's office. Using medicines on this list may save you and your prescription plan money.
3. Check the prescription to make sure that it is legible. It should also include the plan participant's full name, the prescribing doctor's contact information and the prescription details.

Visit Caremark.com for mail service refills and much more!

Caremark.com is your prescription for a healthier you. At this user-friendly Web site, as part of your mail service benefit, you can:

- Order mail prescription refills
- Check your benefit coverage
- Compare prescription pricing options
- View your prescription history
- Locate a participating retail pharmacy near you
- Screen for drug interactions
- Access valuable health information

To get started, register today at Caremark.com. You will need information from your benefit ID card to register.



A Guide to Your Prescription Benefits & Mail Service Program



www.caremark.com





Your Caremark Prescription Benefit

Your health is our primary concern at Caremark. As your prescription benefit manager, it's our goal that you receive the medicine you need to support your health and well-being. Your Caremark prescription benefit is designed to provide you the best in pharmacy care, drug safety and savings.

Using your card at retail pharmacies

You can fill prescriptions at over 60,000 participating retail pharmacies across the country with your benefit ID card.

Just follow these simple steps:

- 1. Visit a participating retail pharmacy.**
- 2. Present your benefit ID card and prescription to the pharmacist.**
- 3. Pay your portion of the medicine cost. Your pharmacist will tell you the amount you owe depending on your specific prescription benefit plan.**

Note: If you do not have your benefit ID card with you, or if you use a non-participating retail pharmacy, you will have to pay the full medicine price and submit a claim for reimbursement. Call the toll-free Caremark Customer Care number on the back of your card for assistance.

Finding a participating retail pharmacy

To see if a certain pharmacy accepts your card, call the pharmacy directly. You can find participating retail pharmacies in your area by logging on to www.caremark.com or by calling the toll-free Caremark Customer Care number on the back of your benefit ID card or in your welcome kit.

Your safety matters

Each time you fill a prescription at a participating retail pharmacy, Caremark checks your personal medicine profile for possible medicine interactions, allergic reactions and other safety concerns. If there's a potential problem, we let the pharmacist know.

The Caremark Mail Service Program

Your prescription benefit plan administered by Caremark includes the use of a mail service pharmacy. This convenient option lets you order medicines you take on an ongoing basis. It also may save you time and money!

With the Caremark Mail Service Program, you can:

- Receive up to a 90-day supply of medicine.
- Enjoy convenient delivery to the location of your choice, with free standard shipping.
- Speak to a registered pharmacist 24 hours a day.
- Order prescription refills online or by phone anytime, day or night.

How to get started

1. Ask your doctor to write two prescriptions:

- One for a short-term supply (e.g., 30 days) to be filled immediately at a participating retail pharmacy.
- One for the maximum days' supply allowed by your plan (e.g., 90 days) with as many as three refills (if appropriate) to mail to Caremark.

2. Complete the mail service order form.

An incomplete form can cause a delay in processing.

3. Mail your order form, along with your original prescription and payment, in the Caremark envelope.

We accept VISA®, MasterCard®, Discover®, or American Express®. You also can pay by check or money order. Do not send cash.

4. Allow approximately 10-14 calendar days from when Caremark receives your order to get your medicine.

Refilling mail service prescriptions

The information included with your order will show the date that you can request a refill and the number of refills you have remaining.

Get your refills faster by ordering:

- **On the Internet** – Register at www.caremark.com to order mail service refills online. Have your benefit ID card handy to register.
- **By telephone** – Call the toll-free number on your prescription label to use our automated refill service. Have your credit card information available.

You also can mail your refill request, but online and telephone orders tend to arrive sooner.

Timely home delivery service

New prescriptions typically arrive within 10-14 calendar days after Caremark receives your order. Refills ordered online or by phone generally arrive within 10 days. Standard shipping is free. Overnight or second-day shipping is available for an additional charge. For your convenience, all items in your order typically arrive in one package. If an item is not available, Caremark will contact you to determine if you want the available items shipped or held until all items are available.

Packaged for safety

Your medicines will be mailed to you in anonymous, tamper-proof packaging. Child-resistant caps, order forms and envelopes are included with every delivery.

Special handling

Certain items require special handling and may be shipped by a faster method at no additional cost. A customer care representative may contact you by phone to schedule a delivery date. The following items require special handling:

- Controlled substances and orders exceeding \$1,200 in value – shipped via two-day delivery service. An adult signature is required for delivery.
- Temperature-sensitive items (such as insulin) – sent via priority overnight mail or second-day delivery, depending on seasonal weather conditions. Ice packs are included with items requiring refrigeration.